



Order Filed on September 16, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid, Crane & Partners PLLC
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Fairfield, NJ 07004
Telephone No.: 973-575-0707
Fax No.: 973-404-8886
Attorneys for Secured Creditor
Shauna Deluca, Esq. (SD-8248)

In Re:

Shirley Davis

aka Shirley Jean McBurroughs,

Debtor.

Case No.: 20-23744-RG

Chapter: 13

Hearing Date: September 1, 2021

Judge: Rosemary Gambardella

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: September 16, 2021

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Secured Creditor: JPMorgan Chase Bank, N.A.

Secured Creditor's Counsel: Robertson, Anschutz, Schneid, Crane & Partners PLLC

Debtor's Counsel: Fitzgerald & Associates, Attorneys at Law

Property Involved ("Collateral"): 2016 Subaru WRX

VIN #: JF1VA1B63G9817582

Relief sought: ■ Motion for relief from the automatic stay

For good cause shown, it is **ORDERED** that Secured Creditor's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 4 months from May 20, 2021 through August 20, 2021.
- The Debtor is overdue for 1 partial payment for May 20, 2021 at \$81.01 per month.
- The Debtor is overdue for 3 payments from June 20, 2021 through August 20, 2021 at \$441.77 per month.

Funds Held In Suspense \$800.00 (Payment received 8/4/2021, not yet cleared)

Total Arrearages Due \$606.32

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on September 20, 2021, regular monthly payments shall continue to be made directly to Secured Creditor in the amount of \$441.77.
- Beginning on September 20, 2021, monthly cure payments shall be made in the amount of \$101.05 for five (5) months. A final cure payment shall be made in the amount of \$101.07 on or before February 20, 2022.

3. Payments to the Secured Creditor shall be made to the following address(es):

- Regular monthly payment: JPMorgan Chase Bank, N.A.
National Bankruptcy Department
P.O. Box 901032
Ft. Worth, Texas 76101-2032

- Monthly cure payment: JPMorgan Chase Bank, N.A.
National Bankruptcy Department
P.O. Box 901032
Ft. Worth, Texas 76101-2032

4. In the event of Default:

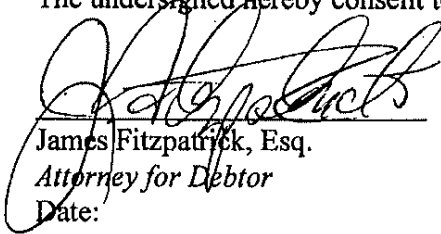
■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$350.00 and costs of \$188.00.
The fees and costs are payable:
- Through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order.


James Fitzpatrick, Esq.
Attorney for Debtor
Date:

/s/ Shauna M. Deluca
Shauna M. Deluca, Esq.
Attorney for Secured Creditor
Date: September 7, 2021

In re:
Shirley Davis
Debtor

Case No. 20-23744-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 17, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2021:

Recip ID	Recipient Name and Address
db	+ Shirley Davis, 11 Liberty Street, Newton, NJ 07860-1724

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Roundpoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Debtor Shirley Davis fitz2law@gmail.com
Shauna M Deluca	on behalf of Creditor JPMORGAN CHASE BANK N.A. sdeluca@raslg.com
Sindi Mncina	on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin

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Date Rcvd: Sep 17, 2021

Form ID: pdf903

Total Noticed: 1

TOTAL: 6